

GUARANTY BANK&TRUST CO

	Disbursement Date 07/30/2010	RSSD (Holding Company) 1096952	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$708	\$616	-12.9%		
Loans	\$480	\$435	-9.4%		
Construction & development	\$29	\$25	-14.1%		
Closed-end 1-4 family residential	\$85	\$88	3.0%		
Home equity	\$9	\$8	-13.4%		
Credit card	\$1	\$1	-2.8%		
Other consumer	\$7	\$7	7.1%		
Commercial & Industrial	\$83	\$76	-8.1%		
Commercial real estate	\$149	\$137	-7.6%		
Unused commitments	\$91	\$69	-23.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$25	-13.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$98	\$105	6.9%		
Cash & balances due	\$73	\$25	-65.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$639	\$543	-15.0%		
Deposits	\$630	\$515	-18.2%		
Total other borrowings	\$4	\$24	478.7%		
FHLB advances	\$3	\$23	571.8%		
Equity					
Equity capital at quarter end	\$68	\$73	6.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.1%	11.8%	--		
Tier 1 risk based capital ratio	12.2%	14.9%	--		
Total risk based capital ratio	13.4%	16.2%	--		
Return on equity ¹	15.8%	14.7%	--		
Return on assets ¹	1.6%	1.7%	--		
Net interest margin ¹	4.0%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	85.7%	81.5%	--		
Loss provision to net charge-offs (qtr)	33.1%	-355.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.5%	2.8%	0.3%	0.0%	--
Home equity	0.2%	0.3%	0.0%	0.0%	--
Credit card	1.6%	3.7%	0.4%	0.0%	--
Other consumer	0.3%	1.3%	0.3%	0.1%	--
Commercial & Industrial	3.2%	4.7%	0.0%	0.5%	--
Commercial real estate	1.4%	0.5%	0.0%	0.0%	--
Total loans	1.6%	1.8%	0.1%	0.1%	--